

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

RANDY SCOTT DOWNEY

Debtor(s)

Case No. 12-70034JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/18/2012.
- 2) The plan was confirmed on 04/04/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 07/25/2012, 06/03/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/14/2016, 10/21/2016.
- 5) The case was converted on 11/14/2016.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 58.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,575.50.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

| | |
|--|-------------|
| Total paid by or on behalf of the debtor | \$43,526.14 |
| Less amount refunded to debtor | \$17.58 |

NET RECEIPTS: **\$43,508.56**

Expenses of Administration:

| | |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$2,887.03 |
| Court Costs | \$0.00 |
| Trustee Expenses & Compensation | \$1,462.01 |
| Other | \$0.00 |

TOTAL EXPENSES OF ADMINISTRATION: **\$4,349.04**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|--------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| ATLAS ACQUISITIONS LLC - AS AS | Unsecured | 0.00 | 16,576.73 | 16,576.73 | 0.00 | 0.00 |
| BANK OF AMERICA** | Unsecured | 11,666.00 | NA | NA | 0.00 | 0.00 |
| CAPITAL ONE BANK NA** | Unsecured | 695.00 | 661.01 | 661.01 | 0.00 | 0.00 |
| CITIFINANCIAL INC (NON-RE*) | Unsecured | 7,472.00 | NA | NA | 0.00 | 0.00 |
| DEUTSCHE BANK NTC - TRUSTEE | Secured | 75,911.88 | 59,179.03 | 0.00 | 0.00 | 0.00 |
| DISCOVER BANK(*) | Unsecured | 10,263.68 | 13,263.68 | 13,263.68 | 0.00 | 0.00 |
| EAST BAY FUNDING | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| EAST BAY FUNDING | Unsecured | 0.00 | 14,618.54 | 14,618.54 | 0.00 | 0.00 |
| ECAST SETTLEMENT CORP | Unsecured | 11,738.00 | 29,738.21 | 29,738.21 | 0.00 | 0.00 |
| ECAST SETTLEMENT CORP | Unsecured | 8,146.00 | 8,146.19 | 8,146.19 | 0.00 | 0.00 |
| INDIANA COUNTY TAX CLAIM BU | Secured | NA | 973.49 | 973.49 | 973.49 | 0.00 |
| INTEGRAL RECOVERIES | Unsecured | 0.00 | NA | NA | 0.00 | 0.00 |
| INTERNAL REVENUE SERVICE* | Unsecured | 0.00 | 4,983.55 | 4,983.55 | 0.00 | 0.00 |
| INTERNAL REVENUE SERVICE* | Priority | 30,584.00 | 34,781.49 | 34,781.49 | 25,542.97 | 0.00 |
| LVNV FUNDING LLC, ASSIGNEE | Unsecured | 6,956.90 | 5,667.44 | 5,667.44 | 0.00 | 0.00 |
| M & T BANK/CREDIT CORP | Secured | 8,444.50 | 8,444.45 | 8,444.45 | 7,817.26 | 950.07 |
| PA DEPARTMENT OF REVENUE* | Priority | 784.00 | 4,820.60 | 4,820.60 | 3,513.66 | 0.00 |
| PA DEPARTMENT OF REVENUE* | Secured | 0.00 | 358.01 | 358.01 | 358.01 | 4.06 |
| PA DEPARTMENT OF REVENUE* | Unsecured | 0.00 | 438.41 | 438.41 | 0.00 | 0.00 |
| WILLIAM G SATTERLEE & SONS IN | Unsecured | 0.00 | 673.39 | 673.39 | 0.00 | 0.00 |

| Summary of Disbursements to Creditors: | | | |
|---|--------------------------|---------------------------|--------------------------|
| | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
| Secured Payments: | | | |
| Mortgage Ongoing | \$0.00 | \$0.00 | \$0.00 |
| Mortgage Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Debt Secured by Vehicle | \$8,444.45 | \$7,817.26 | \$950.07 |
| All Other Secured | \$1,331.50 | \$1,331.50 | \$4.06 |
| TOTAL SECURED: | \$9,775.95 | \$9,148.76 | \$954.13 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Domestic Support Ongoing | \$0.00 | \$0.00 | \$0.00 |
| All Other Priority | \$39,602.09 | \$29,056.63 | \$0.00 |
| TOTAL PRIORITY: | \$39,602.09 | \$29,056.63 | \$0.00 |
| GENERAL UNSECURED PAYMENTS: | \$94,767.15 | \$0.00 | \$0.00 |

| | |
|------------------------------|---------------------------|
| Disbursements: | |
| Expenses of Administration | <u>\$4,349.04</u> |
| Disbursements to Creditors | <u>\$39,159.52</u> |
| TOTAL DISBURSEMENTS : | <u>\$43,508.56</u> |

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/29/2016

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.